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THE JOURNAL

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"THE BEST NEW YORK DAILY."

(From the Birmingham (N. Y.) Daily Republican, Feb. 27.)
The New York Journal is sold daily on the streets of Baltimore. The Journal is edited by W. R. Hearst, and is in fact the best New York daily which reaches here. It is replete with news, embracing the entire field of the world. It is an extremely popular paper, well illustrated concerning all leading events and personages, and contains the best literature. By reading the Journal, you may become a "ready man." It is sold for one cent.

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MURAT HALSTEAD'S REPORT ON CUBA.

The Journal's Commissioner Analyzes the Condition of the Unhappy Island.

He Believes That Salvation for It and Advantage for Us Lies in Annexation.

Fatal Errors Which Have Thrust One of Earth's Richest Spots to Ruin's Edge.

Battles Which Shed Little Blood, but Are Remorselessly Destroying the Island's Prosperity.

REBELLION COMPARED TO OUR OWN.

Spain's Suicidal Policy of Clinging to an Island Which, Under Her Mismanagement, Yields Less Than It Costs. The Wrongs Which Cubans Have Revolted Against.



Murat Halstead.

The Journal's Chief War Correspondent in Cuba.

After a month of study of Cuba in Cuba, the first words written under the Stars and Stripes, and a sense of all that flag means for freedom, are that the peace and prosperity of the most fertile and fairest, the largest and noblest of the American islands, demand that it shall, through pacific international processes, yield to the drift of manifest destiny, and the attraction of gravitation of the great Republic, and take its place as an inalienable State of the indissoluble American Union—one of the stars of our national constellation—the United States.

My contention is that this "consummation devoutly to be wished" will be led up to by the procession of events in the course of a few years, and the achievement celebrated in our history as ranking with the memorable expansion of our domain, from the Mississippi to the Pacific, including Texas and California, by the Louisiana purchase and the war with Mexico.

The second word is to make acknowledgment of the courtesy and friendliness of the commanding officers in Cuba, to whom I owe more than the obligation of politeness—sincere thanks for many attentions and constant consideration.

Perhaps it is well I should say that the conviction that it is our inevitable policy, and best for all concerned, to shape the national movement to promote the annexation of Cuba, is one not entertained until I undertook to serve the Young Giant of New York Journals in Havana, and diligently sought to inform myself, that I might through the press aid the intelligence of others.

The objection to the annexation of Cuba which has been most urged is the character of the population, and that which has been urged as especially objectionable, is the alleged majority of colored people. But there is not a majority of blacks in Cuba, although the census of 1841 so declared. The statement given out that year was that the people were divided: Blacks, free and slaves, 580,333; whites, 418,291. This seems to have taken its place permanently in the history of the world. The census of 1879, given in great detail, shows: Total whites, 665,735. Blacks—free, 287,827; slaves, 171,087; total blacks, 458,914. The latest report I have been able to get that seems thorough and to be relied upon is this:

Census of the Island of Cuba, published on the 1st of December, 1887:

Total population	1,631,687
Whites	1,111,808
Negroes	520,884
Per Cent.	
Whites	67.5
Colored	32.5
Provinces.	
Havana	344,457
Pinar del Rio	167,100
Matanzas	143,169
S. Clara	244,245
Puerto Principe	54,232
Santiago de Cuba	167,980
Totals	1,111,808
Calculating as the average per cent of colored, 21.	520,884

A White Majority. This shows more than two-thirds of the population of the island are white, and there is a white majority in each of the six provinces. Thus is eliminated at a stroke the negro bugaboo. The blacks will no more rule Cuba politically or socially than they do Kentucky, and many of them have in Cuba developed self-reliance and capacity.

It may be said the negroes are in some respects in a better position in Cuba than in any of the States of the American nation. The races in the island associate on such terms of intimacy and good fellowship that Cuba is a State firmly and wisely governed would be an invaluable object lesson to the people of the United States, showing that it is not necessary to degrade and despise and trample upon the blacks to prevent them from becoming too powerful in politics or too prominent in society.

Serious study of the whites of Cuba, who would under our system be, of course, the preponderant element and give political character to the State, has elevated estimation of the Spaniards and the Cubans as possible free and equal citizens of the Republic. The American people have undervalued persistently the capacity for self-government of the people who have not had their opportunities. It is fortunate Cuba did not fall into our hands as a slave State, for when the slave power was so great in our Government, and a greater peril than we were aware, it was more increased our difficulties, and our sovereign State idea would at the same time have taken evil shape. But that is all over. Our free Union as it stands is "one and inseparable," and just as certain as that is so, is the fact that the States are imperishable quantities, never to be subtracted from the sum. Our State method of self-government is that which Cuba wants—the style of autonomy she needs—and the pressure of our mighty forces upon Cuban ways in affairs political would steady the State of Cuba to accept her share of our destiny and ask for no more. In our Union she would in five years

have two million inhabitants, and in ten years three millions, and riches "beyond the dreams of avarice." The value of property in the island would be trebled to-morrow if it were known she was coming into our system.

The Spaniards and Cubans are of the same blood and language, read the same authors, and pray at the same altars, have the same traditions, and only grievous misgovernment has divided them, and nothing but injustice could have forced them into opposition to each other, sharpened to deadly hostility.

Under the magic of our Union, strong and just, hatreds would flee away, and brothers in blood belonging to the same family and like sources of pride and prospect. It is a pity as well as disaster that Spaniards and their children, the Cubans, should be at war, and the true cure for it is the annexation of the island to the American Union. We should not revile the Spaniard in regard to his relations with Cuba. His fault is he has not been able to escape from his own system. He is its slave as Cuba is its victim. Why should Spain cling with a grasp as of despair to the last of her great American dominions? Her self-respect, her pomp and vanity, her pride and dignity, have survived the loss of Florida and Texas and New Mexico, part of Colorado and Nevada and California and Mexico, and of all South America except Brazil—never hers—and all the West Indies but the few she holds. Why should Cuba be the exception to all rules, the one spot where the continuation of the logic of the history of Spain must be forever regarded as a degradation—the land where the same fulfillment of fate as in the case of Mexico and Peru and all the

\$10,000,000 a year interest, the price of the temporary subjugation of Cuba, paid for by herself. But this money does not go to Spain, and never can to her. It is swallowed up as in a sink-hole in the island.

Cuba is a mortgaged plantation—mortgaged to the full extent of its worth—and Spain, as the unfortunate proprietor, looks over a beautiful estate whose future can have no income for him to dispose of. The only use of it is that of a country for the education, discipline and adventure of Spain's young men beyond the seas, and fat places for her military chieftains and their favorites, and the support of a swarm of ungrateful and insatiable office holders. There is no doubt a certain convenience and blandishment in this, but it would be infinitely better for Spain if Spaniards would turn their attention to their own country—their own incomparable peninsula. Development at home is the hope of her future. She has for centuries wasted her substance in colonies, and the result is her comparative poverty, and her men are perishing and her money wasting unprofitably and irrecoverably.

Follow the figure of the mortgaged estate, Cuba is the farm that Spain has borrowed money on, until the rent barely pays the interest. Is there anything going to happen on the farm that will make it again the lucrative, enriching possession that it once was or seemed to be, by false book-keeping? Are the tenants happy, industrious, contented and putting their hands heartily to productive labors? Quite the contrary is true. They are devastating the fields, burning the sugar cane, trampling upon or neglecting, to its destruction, the indigenous seductive and delightful tobacco. Here we find that labor is annihilating the capital of the country. It is the worst conflict the world has seen.

The sugar and tobacco of Cuba, under favorable conditions, amount in round numbers to \$100,000,000 annually, and this magnificent mortgaged farm is the prey not only of remorseless usurers, but implacable strikers.

This is a combination that leaves no chance. It will make the richest island in the world infertile and impoverished alike upon princely proprietors and thrifty workmen. Why should the Spaniard impoverish himself to hold an empty title for land that most change owners before it can yield income? The question is whether Spain will ruin herself for Cuba's sake.

I met in Havana a gentleman who gave his confidence unreservedly as to his affairs. He had once, and not long ago, a large income. He was affluent, and his habits expensive. His family was large and happily is still unbroken, but his possessions have been vanishing, as he says, under the blight of the most dreadful misgovernment. There is nothing the matter with the earth or sky of Cuba. Sugar, though the island no longer has the big end of the monopoly, is still gold, and so is tobacco. I quote his very words. He said: "I am not a politician. I have not been a theorist in government and have not taken a strong partisan position—am not a partisan. I am a man of business, and yet I know now that my only hope and that of thousands like me to escape utter ruin, is that the United States will find some way to annex Cuba before it is too late. I am not the enemy of the Spaniard, but if Spain wins in this war I am ruined. I know well what Spanish government is, and if it goes on here I am ruined—ruined! I know right well, too, what the Cuban agitators and dreamers and revolutionists are, and how they would govern the island if they got it into their hands. I am assured they would ruin it. It is as plain as day that Spain would do it. I am not a man of war or intrigue; not a politician at all. Misgovernment has taken from me one thing after another, until I can see the end and know positively and precisely what it is. If I was the only man in this fix, why let me go. One man is nothing to a nation, but if he represents a class, and that class has furnished the gold for court and camp, the class in the interest of the product, should be regarded as a part of the country."

This gentleman's strong point was, of course, the sugar and tobacco. He said at 1133 Broadway, bet. 23rd and 24th sts.

FORGERY ON A GIGANTIC SCALE.

Over One Hundred Lloyds Companies in Business on Bogus Charters.

Swindlers in New York Sell Worthless Certificates to Write Policies.

Graham McAdam, F. W. Anthony and David Vandergaw Said to Have Been Indicted for the Crime.

ALL OF THEM OUT OF THE CITY.

Law Officers Have Been Working on the Case for Months—A Convict Gave Testimony Against the Forgers.

Wholesale forgery in the issuance of worthless charters for Lloyd's fire insurance companies is the charge upon which three men have been indicted. These men are now being searched for by the police who have warrants for them, but so far they have evaded arrest.

The men against whom the indictments are said to have been found are Graham McAdam, Frank W. Anthony and David Vandergaw. Michael J. Boylan, who was Mr. Anthony's partner, is now a prisoner in the Tombs under the name of James Boylan.

The forgeries in which these men are said to be implicated are wide-reaching and vitally affect insurance policies for millions of dollars. It is said that the three men have taken a leading part in the manufacture and sale of bogus charters under which more than a hundred Lloyd's fire insurance companies are now being operated in this State.

There are now nearly 125 Lloyd's companies doing business in this city. Of this number Deputy Attorney-General Richards estimates that not more than ten have genuine charters. The others are said to be forgeries, and it is for making and selling them that the alleged indictments were returned against the three men.

Accused Men Disappear.

McAdam, Anthony and Vandergaw have disappeared. Anthony left home last Saturday, and it is said he started for St. Louis. The indictment against him is said to have been returned Friday night. McAdam has not been seen at his office, No. 140 Nassau street, for some days. The police have been searching for him, but so far without success.

Vandergaw, who was in the real estate business, in Brooklyn, and whose home is at Queens, L. I., has also disappeared. The indictments which were found by the Grand Jury are due to the long-continued and careful work of Deputy Attorney-General E. L. Richards, Jr., and Assistant District Attorney Battle. For months they have been endeavoring to run down the men who were selling the bogus charters. That these were being manufactured and sold almost daily, the State officials had not the slightest doubt, for new companies were constantly being organized and were beginning business on charters which purported to have been taken out nearly four years ago, just prior to the time when the further organization of Lloyd's companies was made illegal by a change in the State insurance law.

How the Lloyds Do Business.

The Lloyds concerns are entirely different in all their methods from the regular companies. The system is of Dutch and English origin, and the first company was organized in England more than 250 years ago, taking its name from its founder, Edward Lloyd. The companies are not incorporated, and are a partnership, the underwriters being personally responsible for the losses which the company meet.

When these men are financially able to pay losses all is well, but there was no provision to prevent men without money from organizing the companies. As a consequence in 1892 a law was passed which took effect October 1, of that year, and by the terms of which no persons were allowed to engage in the insurance business unless they formed a corporation and had a paid up capital of \$250,000.

This fact caused the charters of the Lloyds companies to be in great demand by those who wanted to carry on a business free from the restrictions of the new law. With few exceptions the charters which were in existence and had not lapsed were being used by respectable companies. There were hardly more than a dozen of these at the time. Since then more than a hundred have come into existence. That these were operating on forged charters was charged time and again, and efforts were made to secure proof.

Difficult Task for Officers.

Owing to the manner in which the forgery was done, this was a difficult task. The system by which it was said the State has been flooded with worthless charters has now been detected, and it is by this means that the indictments are said to have been obtained. The men who are now under indictment are alleged to have done much of the work in issuing the forged papers and to have made nearly a hundred in 1894. The articles of agreement were drawn up either on printed blanks or were typewritten, and then signed with the names of persons who are alleged to have no existence.

The agreement was ante-dated, so that it appeared that it had been made before the prohibitory law was passed. Then, it is said, a complaisant notary public was found who was ready to affix his signature and seal to the paper and certify that it had been signed in his presence in 1892. The notary also dated his certificate as though it had been signed by him in 1892.

To prevent the charter from lapsing and becoming worthless it was necessary to show that business had been done under it. For this purpose a policy was made out to some friend of the forgers. The only water filter that can be depended upon to make Croton water pure and clear at all times is the Pasteur-Germ Proof Filter, sold at 1133 Broadway, bet. 23rd and 24th sts.

Continued on Second Page.



THE MAN WHO MADE THE DISASTER POSSIBLE. The late Dr. A. W. Elsieff, who is supposed to have furnished the Abyssinians with arms.



THE KING AND QUEEN OF ABYSSINIA. Menelek and his wife.



policy purported to have been issued before the law took effect and usually covered household property said to be located in some part of Harlem. In some of the charters the place named as the house which was insured has been found to be an empty lot.

Big Prices for Charters.

For a time these charters brought big prices, and some of them were sold for as much as \$5,000. The forgers turned them out so rapidly, however, that the market was soon overstocked, and the price fell. Before long the forged charters could be bought for \$1,000. Then they went lower still, until, toward the last, they were sold for 100 and sometimes less.

These charters were made and sold, it is said, by two different syndicates of men. One of them is said to have been controlled and managed by the three who are now under indictment. It is charged by those who have been giving information to the State that Vandergaw forged the names to the charters and that Graham McAdam drew up the documents necessary to give the charters an air of legality.

Anthony's part is said to have been that of a backer, his position in Brooklyn enabling the men to make better terms for their charters than they otherwise could. Vandergaw, it is said, secured the signatures of the notary to the bogus documents. The notary who was chiefly used was Louis Canale, who has an office close to the Tombs.

Boylan, as a close friend of Anthony, assisted in many ways and frequently as a writer, and it was there that the forged papers were prepared. A young woman was employed as a typewriter, and to her was intrusted the task of drawing up many of the charters. She has been before the Grand Jury and her evidence, it is said, went far toward bringing about the indictments.

Story Told to the Grand Jury.

This statement has been sworn to, it is said, by Joseph Hegeman, who is said to have told the Grand Jury that he saw Vandergaw sign the names of John E. Oakes, Isaac M. Hathaway and Ira S. Gardiner to charters which were subsequently sold. It is said that these names are fictitious and that no such persons exist.

McAdam had his office at No. 140 Nassau street, and it is said that it was there that the forged papers were prepared. A young woman was employed as a typewriter, and to her was intrusted the task of drawing up many of the charters. She has been before the Grand Jury and her evidence, it is said, went far toward bringing about the indictments.

After she had made the typewritten copies



CAPTAIN MEKONNEN. One of the principal Abyssinian leaders.

TO SUE THE GOVERNMENT.

Owners of the Seized Lighter Will Claim Damages.

The arms, hospital stores and non-explosives which were captured by United States officials on the lighter J. S. T. Stranahan, and subsequently released by the Government, were not returned to their owners yesterday, as they were held on a claim by McGoldin Brothers. The lighter and freight will be placed in bond today by the McGoldin Brothers, who own the lighter. The McGoldin Brothers also contemplate a suit against United States Marshal McCarty for illegally seizing and detaining the lighter, the loss to them having increased every day it was held in the custody of the United States.

HOW ITALIANS WERE BUTCHERED.

The Frightful Battle at Adua in Which Five Thousand Were Killed.

King Menelek Had Not Less Than 100,000 Men Under Command.

Somewhat Hampered by a Retinue of 50,000 Women and Children.

BARATERI'S FORCES ENUMERATED.

The Mistake of the General Was an Under Estimate of the Enemy's Strength. Only 40 Out of 270 Officers Reported Alive.

By Julian Ralph.

London, March 4.—Although full details of the engagement at Adua, which has just been decided so disastrously to Italians, are not yet to hand, the following reliable statement has been furnished me by an Italian expert who is conversant with the scene of the encounter and the strength of the forces, and who has carefully collated his facts from the official and other statements which up to the present moment have succeeded in coming through from Massowah.

For several weeks past General Baratieri

and the Emperor Menelik have faced each other in thickets of hills which run westward from Adigrat to Axum. Their outposts have often sighted each other and often exchanged shots, but neither force wished to move owing to the strength of their respective positions. For the country is intersected with deep ravines in which the strongest army in the world could be annihilated by a determined foe in two to three hours.

A MIGHTY FORTRESS TO CONQUER.

Italian troops had labored at the fortifications of Adigrat till the place was honey-combed with earthworks and then Men-